UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

| | BKY No. 01-34638 |
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| In re: | ADV No. 02-3046 |
| Frank Louis Gazzola and Shirley Ann Gazzola, | |
| Debtors. | |
| Randall L. Seaver, Trustee, | |
| Plaintiff, | |
| vs. | STIPULATION |
| Frank Louis Gazzola, | |
| Defendant. | |
| | |
| The Plaintiff and the Defendant hereb | y stipulate and agree to entry of an Order denying |
| the Defendant's discharge under 11 U.S.C. §7 | 727, and request that the court enter such an Order |
| in the form attached hereto as Exhibit A. | |
| | FULLER, SEAVER & RAMETTE, P.A. |
| Dated: October 8, 2002 | By: /s/ Randall L. Seaver Randall L. Seaver 152882 12400 Portland Avenue South, Suite 132 Burnsville, MN 55337 (952) 890-0888 |

Attorneys for Plaintiff

IANNACONE LAW OFFICE

Dated: October 7, 2002 By: /s/ Michael J. Iannacone

Michael J. Iannacone 444 Cedar Street, Suite 575 St. Paul, MN 55101-2133 (651)

Attorneys for Defendant

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

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| Debtors. | _ |
| Randall L. Seaver, Trustee, | |
| Plaintiff, | |
| VS. | ORDER |
| Frank Louis Gazzola, | |
| Defendant. | _ |
| At St. Paul, Minnesota, the above- | entitled matter came before the undersigned on the |
| Stipulation of the parties for entry of an Or | rder denying the discharge of Frank Louis Gazzola. |
| Based upon the stipulation and all the files | , records and proceedings herein, |
| IT IS HEREBY ORDERED that jud | gment be entered in favor of the Plaintiff and against |
| the Defendant denying the Defendant his d | ischarge in this bankruptcy case pursuant to §727 of |
| the Bankruptcy Code. | |
| LET JUDGMENT BE ENTERED | ACCORDINGLY. |
| | BY THE COURT: |
| Dated:, 2002 | |
| | Dennis D. O'Brien U.S. Bankruptcy Judge |

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| Stipulation of the parties for entry of an Order | denying the discharge of Frank Louis Gazzola. |
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| the Defendant denying the Defendant his disch | narge in this bankruptcy case pursuant to §727 of |
| the Bankruptcy Code. | |
| LET JUDGMENT BE ENTERED AC | CORDINGLY. |
| | BY THE COURT: |
| Dated:, 2002 | |
| | Dennis D. O'Brien U.S. Bankruptcy Judge |